

# Protect yourself from fraud

While the Missouri Health Insurance Marketplace creates wider access to health coverage, there are people and organizations that might try to take advantage of you.

Scammers – wanting to capitalize on confusion surrounding the Affordable Care Act – are targeting Missourians and making false claims to steal financial information and money. Examples of these types of scams include:

- Scammers placing advertisements from phony organizations that claim Missouri has appointed their Affordable Care Act or Obamacare-certified staff to help the uninsured obtain government subsidies for free health insurance.
- Scammers phoning victims, stating they are calling from the government, Medicaid, Medicare, or the Missouri Marketplace. They then request victims provide personal financial information for purchasing their Affordable Care Act or Obamacare insurance card.

The best way for you to protect yourself is to know your options in the Marketplace, where to find trustworthy help, and to recognize the warning signs of a scam. Cover Missouri recommends you take the following steps to protect yourself:

## **1. Be informed about your health care choices.**

Educate yourself about the Missouri Health Insurance Marketplace with information from trustworthy sources, like Cover Missouri and the Health Insurance Marketplace. You can also contact the official Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325), 24 hours a day, seven days a week.

## **2. Do not give out private health care and financial information.**

Keep personal and account numbers private, and never give your social security number, credit card, or banking information to companies you did not contact yourself. No one should ever ask for your personal health information, and never give it to anyone who calls or visits your home uninvited – even if they say they are from the Marketplace.



### 3. Get help from certified professionals.

The Marketplace has trained and licensed Navigators and Certified Application Counselors available to help you at no cost. You should never be asked to pay for their services or help enrolling in the Marketplace. Visit [localhelp.healthcare.gov](http://localhelp.healthcare.gov) for a list of certified people near you who can help. You can also use Cover Missouri's [Find Local Help tool](#) to find certified assisters in your area.

Also, be sure to:

- Ask questions if you are not sure about any information you get.
- Keep a record of people who help you, including their name, organization, phone number, street address, email address, and website.
- Double check information that is confusing or sounds suspicious at [covermissouri.org](http://covermissouri.org) or [healthcare.gov](http://healthcare.gov). Or, contact the official Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).
- Do not sign anything you do not fully understand.

### 4. Pay attention to scam warning signs.

Examples include requests for payment or personal, financial, and health information, such as your social security or bank account numbers; or, individuals claiming to represent the government, Medicare, or Medicaid and asking you to pay for your new Affordable Care Act or Obamacare card.

### 5. Report practices you think are scams.

You can help stop these health reform scams by reporting suspected fraud to the Federal Trade Commission. You can do this through the official Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). You should also notify the Missouri Attorney General's office at <http://ago.mo.gov/consumercomplaint.htm> or 1-800-392-8222.

